

Bar No.01344800

7001 Blvd 26, Ste 150

North Richland Hills, TX 76180

Phone: (817) 916-4710

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE:

CASE NO.: 21-42104-ELM-13

NATALIE ALANA

AKA: NATALIE ALANA RENFRO

3400 SUMMERS DR S

APT 184

FORT WORTH, TX 76137

SSN/TIN: XXX-XX-2963

DEBTOR

HEARING: MAY 12, 2022 AT 8:30 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS AND
PLAN MODIFICATION (IF REQUIRED)**

NO HEARING WILL BE CONDUCTED UNLESS A WRITTEN RESPONSE IS FILED WITH THE UNITED STATES BANKRUPTCY CLERK AT ELDON B. MAHON U.S. COURTHOUSE 501 W. 10TH ST., RM. 147 FORT WORTH, TX 76102-3643 BEFORE CLOSE OF BUSINESS 30 DAYS FROM THE DATE OF SERVICE. ANY RESPONSE SHALL BE FILED WITH THE CLERK AND SERVED ON THE TRUSTEE. IF A RESPONSE IS TIMELY FILED, A HEARING MAY BE HELD WITH NOTICE ONLY TO THE RESPONDING PARTY. IF NO RESPONSE IS TIMELY FILED, THE PLEADING SHALL BE DEEMED UNOPPOSED, AND THE COURT MAY ENTER AN ORDER GRANTING THE RELIEF.

If an opposed response is timely filed and remains unresolved, this matter will be called at the docket call on the date and time above in Room 204 at Eldon B. Mahon U.S. Courthouse 501 W. 10th St., Fort Worth, TX 76102 -3643 with a hearing following docket call.

Respectfully submitted,

By: /s/ Ethan S. Cartwright
Ethan S. Cartwright, Staff Attorney
Bar No. 24068273
PAM BASSEL STANDING CHAPTER 13 TRUSTEE
Bar No. 01344800
7001 Blvd 26, Ste 150
North Richland Hills, TX 76180
(817) 916-4710 Phone

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the Notice of Hearing and Trustee's Recommendation Concerning Claims and Plan Modification if Required was served on or before the date of filing. Service was accomplished electronically on Debtor's attorney and all parties entitled to electronic notice and by first class mail on the Debtor and the parties listed below, if any.

By: /s/ Ethan S. Cartwright
Ethan S. Cartwright

DEBTOR: Natalie Alana, 3400 Summers Dr S, Apt 184, Fort Worth, TX 76137

ATTORNEY: MARK B FRENCH, 1901 CENTRAL DR STE 704, BEDFORD, TX 76021

CREDITORS:

AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-0000

Amex, Correspondence Bankruptcy, PO Box 981540, El Paso, TX 79998

BECKET & LEE, PO BOX 3001, MALVERN, PA 19355-0000

BRACKETT AND ELLIS, 100 MAIN STREET, FORT WORTH, TX 76102

Capital One, Attn Bankruptcy, PO Box 30285, Salt Lake City, UT 84130

CAPITAL ONE BANK USA NA, BY AMERICAN INFOSOURCE LP AS AGENT, PO BOX 71083, CHARLOTTE, NC 28272

CHASE, PO BOX 15298, WILMINGTON, DE 19850

CHASE BANK USA NA C/O JP MORGAN CHASE BANK, PO BOX 15368, WILMINGTON, DE 19850-0000

CHEX SYSTEMS INC, ATTN CONSUMER RELATIONS, 7805 HUDSON ROAD STE 100, WOODBURY, MN 55125

Discover Financial, Attn Bankruptcy, PO Box 3025, New Albany, OH 43054

Exeter Finance LLC, Attn Bankruptcy, PO Box 166008, Irving, TX 75016

EXETER FINANCE LLC, PO BOX 650693, DALLAS, TX 75265-0000

EXETER FINANCE LLC DEPT, AIS PORTFOLIO SERVICES LP, 4515 N SANTA FE AVE DEPT APS, OKLAHOMA CITY, OK 73118-0000

INTERNAL REVENUE SERVICE, PO BOX 7317, PHILADELPHIA, PA 19101

INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101

IRS SBSE INSOLVENCY AREA 10, 1100 COMMERCE STREET, MC 5026 DAL, DALLAS, TX 75242

JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE, LA 71203

LINEBARGER GOGGAN BLAIR AND SAMPSON, 2777 N STEMMONS FWY STE 1000, DALLAS, TX 75207-0000

MS DONNA K WEBB AUSA, BURNETT PLAZA SUITE 1700, 801 CHERRY STREET UNIT 4, FORT WORTH, TX 76102

Pay Pal, 2211 N First St, San Jose, CA 95131

PERDUE BRACKETT FLORES UTT & BURNS, JV, C/O PBFC&M, LLP, 500 E BORDER ST STE 640, ARLINGTON, TX 76010-0000

PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK, VA 23541

PRA RECEIVABLES MGMT, LLC, PO BOX 12914, NORFOLK, VA 23541-0000

ROBERTSON, ANSCHUTZ & SCHNEID PL, 6409 CONGRESS AVE STE 100, BOCA RATON, FL 33487-0000

SYNCHRONY BANK, C/O PRA RECEIVABLES MANAGEMENT LLC, PO BOX 41021, NORFOLK, VA 23541-0000

SYNCHRONY BANK, PO BOX 965060, ORLANDO, FL 32896-0000

TARRANT COUNTY TAX COLLECTOR, DELINQUENT TAX DEPARTMENT, 2777 N STEMMONS FREEWAY STE 1000, DALLAS, TX 75207-000

TAX DIVISION, US DEPARTMENT OF JUSTICE, 717 N HARWOOD, SUITE 400, DALLAS, TX 75201

Time Payment, 200 Summit Drive, Suite 100, Burlington, MA 01803

UNITED STATES ATTORNEY, 1100 COMMERCE ST 3RD FLOOR, DALLAS, TX 75242

US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530

WESTERN STATION APARTMENTS, , 00000-0000***

***Address on record invalid for recipient -- no document mailed to this party.

PAM BASSEL STANDING CHAPTER 13 TRUSTEE

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RELIEF REQUESTED

The Trustee files the following Recommendation Concerning Claims and Plan Modification (If Required) and would show the Court the following:

I.

TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS NOT FILED

The following creditors were scheduled by the Debtor. No Proof of Claim has been filed by them or on their behalf as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. **Therefore, these creditors will not receive disbursements from the Trustee :**

| <u>T'EE #</u> | <u>CREDITOR'S NAME</u> | <u>SCHED CLASS</u> | <u>SCHED AMOUNT</u> |
|----------------------|-------------------------------|---------------------------|----------------------------|
| 12 | INTERNAL REVENUE SERVICE | UNSECURED | \$0.00 |
| 8 | SYNCHRONY BANK | UNSECURED | \$1,691.00 |
| 9 | TIME PAYMENT | UNSECURED | \$1,600.00 |

II.

TRUSTEE'S RECOMMENDATIONS CONCERNING FILED CLAIMS

UNLESS AN OBJECTION IS TIMELY FILED AS TO THE AMOUNT OR CLASSIFICATION OF ANY CLAIM LISTED BELOW, THAT CLAIM WILL BE PAID AS DESCRIBED HEREIN AND SUCH AMOUNT AND CLASSIFICATION WILL BE FINAL AND BINDING ON ALL PARTIES WITHOUT FURTHER ORDER OF THE COURT. ALL ALLOWED SECURED CLAIMS WHICH WERE UNTIMELY FILED WILL BE PAID AS IF TIMELY FILED, PURSUANT TO THE ORDER OF PAYMENT STATED IN THE CHAPTER 13 PLAN, UNLESS THE COURT ORDERS OTHERWISE FOLLOWING A TIMELY OBJECTION TO THIS TRCC. (NOTE: Value of collateral, treatment under the Plan and interest rate were determined at Confirmation. "Interest Rate" and "Treatment" are shown

| <u>CLAIM#</u> | <u>SECURED CREDITORS</u> | <u>COLLATERAL</u> | <u>CLAIM</u> | <u>INTEREST RATE</u> | <u>TREATMENT</u> |
|---------------|--------------------------|-------------------------|--------------|----------------------|------------------|
| 2 | EXETER FINANCE LLC | 2018 NISSAN ROGUE SPORT | \$16,445.59 | | DIRECT-DR |

| <u>CLAIM#</u> | <u>PRIORITY</u> | <u>CLAIM</u> | <u>TREATMENT</u> |
|---------------|--------------------------|--------------|------------------|
| 4 | INTERNAL REVENUE SERVICE | \$973.08 | PRO RATA-TR |

| <u>CLAIM#</u> | <u>UNSECURED</u> | <u>CLAIM</u> | <u>COMMENT</u> |
|---------------|-----------------------------------|--------------|------------------|
| 6 | BECKET & LEE | \$1,205.55 | AMEX |
| 3 | CAPITAL ONE BANK USA NA | \$5,794.50 | CREDIT CARD |
| 5 | CHASE BANK USA NA C/O JP MORGAN (| \$7,295.04 | CREDIT CARD |
| 1 | DISCOVER FINANCIAL | \$6,415.86 | CREDIT CARD |
| 8 | PRA RECEIVABLES MGMT, LLC | \$4,954.96 | WALMART |
| 7 | PRA RECEIVABLES MGMT, LLC | \$3,514.54 | LOWES/SYNCHR |
| 4 | INTERNAL REVENUE SERVICE | \$510.23 | ONY BANK PENALTY |

| <u>T'EE #</u> | <u>EXECUTORY CONTRACTS</u> | <u>COMMENT</u> | <u>CLAIM</u> | <u>TREATMENT</u> |
|---------------|----------------------------|------------------|--------------|------------------|
| 10 | WESTERN STATION APARTMENTS | CONTRACT ASSUMED | \$0.00 | DIRECT-DR |

III.

PLAN MODIFICATION

Modification Details

The following changes will be made to Debtor Payments, Plan Base and/or Plan Term for the reason(s) specified below:

NONE

Reason(s) for Modification:

Provide for the IRS priority claim.

Respectfully submitted,

By: /s/ Ethan S. Cartwright
Ethan S. Cartwright, Staff Attorney
Bar No. 24068273
PAM BASSEL STANDING CHAPTER 13 TRUSTEE
Bar No. 01344800
7001 Blvd 26, Ste 150
North Richland Hills, TX 76180
(817) 916-4710 Phone

Dated: April 1, 2022